Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your 1	full name		
govern identifi	he name that is on your iment-issued picture cation (for example, river's license or	Taneshia First name Saraha	First name
passpo		Middle name	Middle name
identifi	our picture cation to your meeting e trustee.	Walker Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	her names you		
have i years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	the last 4 digits of Social Security	xxx - xx - 4183	XXX - XX
Individ	er or federal lual Taxpayer ication number	OR	OR
iuentii	iodaon number	9xx - xx	9xx - xx

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Document Walker Taneshia Saraha Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	5220 S. Drexel Ave Number Street	If Debtor 2 lives at a different address: Number Street
		Chicago IL 60615 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Taneshia

Saraha

Last Name

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Case Number (if known)

Pa	rt 2: Tell the Court About You	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under	Filing for I	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13				
		■ Chap	ter 13				
8.	How you will pay the fee	local yours subm	court for more details a self, you may pay with c	about how you may pash, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check		
		 I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is 					
		less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When	Case Number		
					MM / DD / YYYY		
			District None	When	Case Number		
			District	When	Case Number		
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes.			Relationship to you Case Number, if known MM / DD / YYYY		
					Relationship to you Case Number, if known MM / DD / YYYY		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain residence?	ed an eviction judgme	nt against you and do you want to stay in your		
			■ No. Go to line 12. □ Yes. Fill out <i>Initial</i> sthis bankruptcy pet		viction Judgment Against You (Form 101A) and file it with		

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Debtor 1 Taneshia Saraha Document Walker Page 4 of 59

Case Number (if known)

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

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Taneshia Debtor 1

Saraha

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Taneshia Saraha Debtor 1

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Case Number (if known)

	First Name	Middle Name La	ast Name			
Pa	rt 6: Answer These Question	s for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
		money for a business No. Go to line 16c Yes. Go to line 17		eration of the business or inv		
17.	Are you filing under	No. Lam not filing ur	nder Chapter 7. Go to line 18.			
	Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under	Chapter 7. Do you estimate that xpenses are paid that funds will b			
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$10 \$50,000,001-\$100,000,001-\$100,000	50 million 100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 □ \$10,000,001-\$1 □ \$50,000,001-\$1 □ \$100,000,001-\$	50 million 100 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion	
Pa	rt 7: Sign Below					
For	you	correct. If I have chosen to file unde	on, and I declare under penalty of er Chapter 7, I am aware that I mande. I understand the relief availab	ay proceed, if eligible, under	r Chapter 7, 11,12, or 13	
			e and I did not pay or agree to pa ned and read the notice required		ttorney to help me fill out	
		I request relief in accordance	ce with the chapter of title 11, Unit	ted States Code, specified i	in this petition.	
		_	e statement, concealing property, result in fines up to \$250,000, or i19, and 3571.			
		/s/ Taneshia Sara Signature of Debtor 1	aha Walker	Signature of D	Debtor 2	
		Executed on 04/06	6/2016 / DD / YYYY	Executed on	MM / DD / YYYY	

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Debtor 1 Taneshia Saraha Walker Case Number (if known) _____

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date:	04/06/2	:016
Signature of Attorney for Debtor	Bute	MM / D	DD / YYYY	(
Lisa LaShawn Haley				_
Printed name				
Geraci Law L.L.C.				_
Firm name				
55 E. Monroe St., #3400				
				_
Number Street				_
Number Street				_
Number Street Chicago	IL	6060)3	-
Chicago	IL State		D3 P Code	-
Chicago	State	ZII	P Code	- - acilaw.com
Chicago	State	ZII	P Code	- acilaw.com
Chicago	State	ZII	P Code	- acilaw.com

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Taneshia	Saraha	Walker
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	r	· · · · · · · · · · · · · · · · · · ·	
,			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 8,575
1с. Сору	v line 63, Total of all property on Schedule A/B	\$ 8,575
Part 2:	Summarize Your Liabilities	
rait 2a		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$6,794
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,517
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,477.23
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$1,277.00

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Debtor 1 Taneshia Saraha Walker Case Number (if known)

Last Name

EntriesDescription <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 1,916.40 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 3,497.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$<u>3,</u>497.00 9g. Total. Add lines 9a through 9f.

First Name

Middle Name

			Filod 04/07/16	Entered 04/07/16 1	.1:47:57 De	sc Main	
Fill in this in	nformation to iden	tify your case and this fil	ing:	0 of 59			
Debtor 1	Taneshia	Saraha	Walker				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> Distr	ict of _ <u>ILLINOIS</u>				
Case Number	r		(State)			Check if this is a	an
(If known)						amended filing	
<u>Official F</u>	orm 106A/	<u>'B</u>					
schedul	e A/B: Pro	perty					12/15
ategory where esponsible for ages, write yo	e you think it fits b r supplying correct our name and case	est. Be as complete and at information. If more spa a number (if known). Ans	accurate as possible. If two mace is needed, attach a separa	t fits in more than one category, narried people are filing together te sheet to this form. On the top	, both are equally		
No. Yes.	Describe		n any residence, building, land your entries fro Part 1, includi				
you have a	ttached for Part 1.	. Write that number here			>		\$0.00
Part 2:	Describe Your Veh	icles					
No. Yes.	Describe Describe Make: Model: Year: Approximate Mileae Other information:	Nissan Altima 2005 100,000	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions)	ly s and another	the amount of any sec	portion you ow	D: ty of the
Examples: No. Yes. Add the do	Describe	rs, personal watercraft, fishing	ecreational vehicles, other veh g vessels, snowmobiles, motorcycle your entries fro Part 2, including	accessories ng any entries for pages		[\$ 6,525.0 0
you have a	ttached for Part 2.	Write that number here		>		<u> </u>	,. ,
Part 3:	Describe Your Pers	sonal and Household Items					
Do you own o	r have any legal o	r equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured or exemptions	
	d goods and furni : Major appliances, fu Describe	shings rrniture, linens, china, kitchenv	vare			1	
103.		Furniture, linens, small applia	inces, table & chairs, bedroom set		\$1,000		1 000 00

Official Form 106A/B Record # 706153 Schedule A/B: Property Page 1 of 6

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Last Name Taneshia Case 16-11900 Saraha Entered 04/07/16 11:47:57 Page 11 of and gumber (if known) Doc 1 Middle Name

07.	Electronics	5		
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	
	No.			
	Yes.	Describe	TV, computer, printer, music collection, cell phone \$500	\$ 500.00
08.	Collectible	s of value		Ψ
			nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
	Yes.	Describe		\$ 0.00
09.	Examples:		hobbies iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	
	Yes.	Describe		\$ 0.00
10.	Firearms Examples:	Pistols, rifles, shotç	guns, ammunition, and related equipment	
	Yes.	Describe		s 0.00
11.	Clothes Examples:	Everyday clothes, t	furs, leather coats, designer wear, shoes, accessories	<u> </u>
	Yes.	Describe	Everyday clothes, shoes, accessories \$150	\$
12.	Jewelry Examples: I gold, silver No.	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	Yes.	Describe	Everyday jewelry, costume jewelry, wedding ring \$200	\$ 200.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, h	norses	
	Yes.	Describe		\$ 0.00
14.	No.	personal and ho	busehold items you did not already list, including any health aids you did not list	
	1 es.			\$0.00
			of your entries from Part 3, including any entries for pages you have attached er here	\$1,850.00
		escribe Your Fin		
Do	you own or	have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Examples:	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
	Yes.	Describe		\$0.00

Case 16-11900 Taneshia Case 16-11900 Doc 1

Debtor 1

Middle Name

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17.	Deposits of	f money					
		-		ificates of deposit; shares in credit unions, brokerage houses	i,		
		milar institutions. I	f you have multiple accounts wit	h the same institution, list each.			
	No.						
	Yes.	Describe		Institution name:			
			Checking Account	Bank of America		<u>20</u>	<u>00.00</u>
					\$	2	00.00
18.	Bonds, mu	tual funds, or p	ublicly traded stocks				
	Examples: E	Bond funds, invest	ment accounts with brokerage fi	rms, money market accounts			
	No.						
	Yes.	Describe	Institution or issuer name:				
	Ш. ••	D0001100			\$	5	0.00
19	Non-nublic	ly traded stock	and interests in incorporat	ed and unincorporated businesses, including an inf	·	·	
	No.	ly traded electr	and intereste in interperat	ou and animosi poratou buomoscoc, molaumy an im	10.001		
	=		Name of Earth and Danier	of O amount in			
	Yes.	Describe	Name of Entity and Percen	or Ownership:			
	_				\$	5	0.00
20.		=	-	ole and non-negotiable instruments			
	•			ecks, promissory notes, and money orders.			
		abie instruments ai	e those you cannot transfer to s	omeone by signing or delivering them.			
	No.						
	Yes.	Describe	Issuer name:				
					\$	š	0.00
21.	Retirement	or pension acc	ounts				
	Examples: I	nterests in IRA, El	RISA, Keogh, 401(k), 403(b), thi	ift savings accounts, or other pension or profit-sharing plans			
	No.						
	Yes.	Describe	Type of account and Institu	tion name:			
					\$	5	0.00
22.	Security de	posits and pre	payments				
	Your share	of all unused depo	sits you have made so that you	may continue service or use from a company			
	Examples: A	Agreements with la	indlords, prepaid rent, public util	ities (electric, gas, water), telecommunications			
	No.						
	Yes.	Describe	Institution name or individua	al:			
					\$	S	0.00
23.	Annuities (A contract for a	periodic payment of mone	y to you, either for life or for a number of years)	·		
	No.		, , , , , , , , , , , , , , , , , , ,	, ,,,			
	=	December	leaver name and description	•			
	Yes.	Describe	Issuer name and descriptio	II.			0.00
			5.4 • • • • • • • • • • • • • • • • • • •	C. J. ADI E	·	5	0.00
24.			- ·	ified ABLE program, or under a qualified state tuition	on program.		
	-	§ 530(b)(1), 529A(b), and 529(b)(1).				
	No.						
	Yes.	Describe	Institution name and descri	otion. Separately file the records of any interests.11 U	.S.C. § 521(c):		
					\$	š	0.00
25.	Trusts, equ	iitable or future	interests in property (othe	r than anything listed in line 1), and rights or power	'S		
	No.						
	Yes.	Describe					
	_				4	5	0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and c	ther intellectual property			
	-			byalties and licensing agreements			
	No.						
	Yes.	Describe					
	L 163.	Describe			d		0.00
27	Licenses f	ranchiese and	other general intensibles			P	0.00
۷1.			other general intangibles	ssociation holdings, liquor licenses, professional licenses			
		Juliumy permits, e	normania incenses, cooperative a	sociation notuings, ilquoi ilcenses, professional licenses			
	No.						
	Yes.	Describe					
					\$	5	0.00

Taneshia Case 16-11900 Saraha Debtor 1

Doc 1

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Document
Last Name

Desc Main

Middle Name

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Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28. Tax refunds owed to you No.	
Yes. Describe	\$ 0.00
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
Yes. Describe	\$0.00
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	
Yes. Describe	\$ <u>0.00</u>
31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary:	-
Yes. Describe	\$0.00
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.	
Yes. Describe	\$ 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	·
Yes. Describe	\$0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No.	
Yes. Describe	\$ 0.00
35. Any financial assets you did not already list No.	
Yes. Describe	\$ 0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
for Part 4. Write that number here	\$200.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property? No. Yes.	
	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned No.	
Yes. Describe	\$ <u>0.0</u> 0

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Taneshia Case 16-11900 Saraha

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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List About	ve	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 6,525.00	
57. Part 3: Total personal and household items, line 15	\$ 1,850.00	
58. Part 4: Total financial assets, line 36	\$ 200.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 8,575.00	\$ 8,575.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$8,575.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$8,575.00

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Fill in this in	nformation to identif	y your case:	
Debtor 1	Taneshia	Saraha	Walker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	_ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are clair	ming state and federal nonbankrup	tcy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	. § 522(b)(2)		
For any propert	ry you list on Schedule A/B that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2005 Nissan Altima with over 100,000 miles.	\$_6,525	\$ _ 3,775	11 USC & 522(d)(2) - \$3,775.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 1,000	 \$	11 USC & 522(d)(3) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>500</u>	\$	11 USC & 522(d)(3) - \$500.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>150</u>	 \$	11 USC & 522(d)(5) - \$150.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
ficial Form 106C	Record # 706153	Oak adula O. 7	he Property You Claim as Exempt	Page 1 of

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Page 17 of 59 Number (if known) Document Debtor 1 <u>Taneshi</u>a Saraha First Name Middle Name Last Name

	Addit	onal Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday jewelry, costume jewelry, wedding ring	\$_200	_ \$	11 USC & 522(d)(4) - \$200.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Bank of America, 200.00	\$ <u>200</u>	\$	11 USC & 522(d)(5) - \$200.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3.	Are vou claimin	g a homestead exemption of	more than \$155.675?		
				and the date of advanced \	
	_	stment on 4/01/16 and every 3	years after that for cases filed or	n or after the date of adjustment .)	
	No.				
	-	acquire the property covered	by the exemption within 1,215 da	ays before you filed this case?	
	☐ No				
	Yes.				
0	fficial Form 106C	Record # 70615	3 Schedule C: Th	ne Property You Claim as Exempt	Page 2 of 2

	nformation to identify	your case:		Entered 04/07 8 of 59			
Debtor 1	Taneshia	Saraha	Walker				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for the	e: <u>NORTHERN</u>					
Case Number	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
fficial F	Form 106D						
							1:
			e Claims Secured by P ied people are filing together, both				11.
			court with your other schedules. You	•	•		
Part 1:	ill in all of the informati						
Part 1:	List All Secured Claim	s			Column A	Column A	Column C
Part 1: List all so	List All Secured Claim ecured claims. If a cre claim. If more than one	ditor has more that e creditor has a pa	on one secured claim, list the creditor articular claim, list the other creditors all order according to the creditors nar	in Part 2.	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	
Part 1: List all so for each of As much	List All Secured Claim ecured claims. If a cre claim. If more than one	ditor has more that e creditor has a pa	articular claim, list the other creditors	in Part 2. me.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecure portion
Part 1: List all so for each of As much	List All Secured Claim ecured claims. If a cre claim. If more than one as possible, list the cla Finance	ditor has more that e creditor has a pa	articular claim, list the other creditors all order according to the creditors nar	in Part 2. me. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all so for each As much Honor Creditor's 1731 C	List All Secured Claim ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St	ditor has more that e creditor has a pa	articular claim, list the other creditors all order according to the creditors nar Describe the property that secure	in Part 2. me. s the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all so for each and As much Honor Creditors	ecured claims. If a cre claim. If more than one as possible, list the cla Finance	ditor has more that e creditor has a pa	articular claim, list the other creditors all order according to the creditors nar Describe the property that secure: 2005 Nissan Altima with over 100	in Part 2. me. s the claim: 0,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all so for each As much Honor Creditor's 1731 C	List All Secured Claim ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St	ditor has more that e creditor has a pa	Describe the property that secure: 2005 Nissan Altima with over 100 As of the date you file, the claim is	in Part 2. me. s the claim: 0,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	If any
List all so for each As much Honor Creditor's 1731 C	ecured claims. If a creclaim. If more than one as possible, list the claim. Finance S Name Central St Street	ditor has more that e creditor has a pa	As of the date you file, the claim is	in Part 2. me. s the claim: 0,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all so for each (As much Honor Creditor's 1731 (Number	ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St Street	ditor has more that e creditor has a patients in alphabetical	Describe the property that secure: 2005 Nissan Altima with over 100 As of the date you file, the claim is	in Part 2. me. s the claim: 0,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all so for each As much Honor Creditor: 1731 C Number Evans: City	ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St Street	ditor has more that the creditor has a patient in alphabetical that is a contract to the contract that the contract is a contract to the contract that the c	As of the date you file, the claim is Unliquidated	in Part 2. me. s the claim: 0,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all so for each As much Honor Creditor's 1731 (Number Evans: City Who owe	ecured claims. If a crecicaim. If more than one as possible, list the claims. Shame central St Street	ditor has more that the creditor has a patient in alphabetical that is a contract to the contract that the contract is a contract to the contract that the c	As of the date you file, the claim is Contingent Unliquidated Disputed	in Part 2. me. s the claim: 0,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all so for each As much Honor Creditor's 1731 (Number Evans: City Who owe	List All Secured Claim ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St Street ton I set the debt? Check one.	ditor has more that the creditor has a patient in alphabetical that is a contract to the contract that the contract is a contract to the contract that the c	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply	in Part 2. me. s the claim: 0,000 miles s: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each As much Honor Creditors 1731 C Number Evans City Who owe	List All Secured Claim ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St Street ton I set the debt? Check one.	ditor has more that the creditor has a patient in alphabetical that is a contract to the contract that the contract is a contract to the contract that the c	As of the date you file, the claim is Contingent Unliquidated Unliquidated Nature of Lien. Check all that apply. An agreement you made (such as	in Part 2. me. s the claim: 0,000 miles s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all sign for each of As much 11 Honor Creditors 1731 (Number Evans: City Who owe	ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St Street ton I set the debt? Check one. r 1 only r 2 only	ditor has more that e creditor has a patims in alphabetical transfer in	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply An agreement you made (such as car loan) Usudgment lien from a lawsuit	in Part 2. me. s the claim: 0,000 miles s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all serior each of As much 11 Honor Creditor's 1731 (Number Evans: City Who owe Debto Debto Debto At leas Check	ecured claims. If a cre claim. If more than one as possible, list the cla Finance s Name Central St Street ton I set the debt? Check one. r 1 only r 2 only r 1 and Debtor 2 only	ditor has more that e creditor has a patims in alphabetical transfer in	As of the date you file, the claim is Contingent Unliquidated Disputed Nature of Lien. Check all that apply An agreement you made (such as car loan) Statutory lien (such as tax lien, me	in Part 2. me. s the claim: 0,000 miles s: Check all that apply. mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any

EIII	in this int	Caco 16 1		1 Filad 04/07/16	Entered 04/07/16 11:47	7:57	Desc Main	
	iii uiis iii	iormation to identify	y your case.		9 of 59			
Del	otor 1	Taneshia	Saraha	Walker				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States	Bankruptcy Court for th	e: <u>NORTHERN</u> D	District of <u>ILLINOIS</u>				
Cas	se Number			(State)			Check if	this is an
	(nown)						amende	d filing
Դffi≀	rial Fo	orm 106E/F						_
J1110	<u>Jan i (</u>	<u> </u>						40/45
				<u>e Unsecured Claims</u>				12/15
ist the I/B: Pi redite eeded	e other paroperty (Cors with party), copy the any additi	arty to any executor Official Form 106A/E artially secured clai ne Part you need, fill	ry contracts or unex B) and on Schedule ims that are listed in I it out, number the our name and case	spired leases that could result in G: Executory Contracts and Une In Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONPRI a claim. Also list executory contracts o expired Leases (Official Form 106G). Do re Claims Secured by Property. If more attach the Continuation Page to this par	on Schedul o not includ e space is	<i>l</i> e de any	
		ditors have priority	unsecured claims a	gainst you?				
		to Part 2.		5 ,				
-	•	to Fait 2.						
L			red eleire If a aradi	itar haa mara than ana nriarity una	coursed alaim list the araditar congretaly	for each al	laim Far	
ea no ur	nch claim on priority and secured of	listed, identify what t amounts. As much a claims, fill out the Co	type of claim it is. If a is possible, list the cl ontinuation Page of F	a claim has both priority and nonpr laims in alphabetical order accordi Part 1. If more than one creditor ho	ecured claim, list the creditor separately iority amounts, list that claim here and shing to the creditor's name. If you have moulds a particular claim, list the other credit	now both prore than two	riority and o priority	
(F	or an exp	lanation of each type	e of claim, see the in	structions for this form in the instru	· ·	al claim	Priority	Nonpriority
							amount	amount
Par	t 2:	ist All of Your NONP	RIORITY Unsecured	Claims				
3. D c	any cred	ditors have nonprior	rity unsecured clain	ns against you?				
Г	No. You	u have nothing to rep	port in this part. Sub	omit this form to the court with your	other schedules.			
	Yes.	3		,				
4 li		our nonnriority uns	ecured claims in the	e alphabetical order of the credite	or who holds each claim. If a creditor ha	as more the	an one	
nc inc	onpriority u	unsecured claim, list	the creditor separate	ely for each claim. For each claim	listed, identify what type of claim it is. Do	o not list cla	aims already	
	Cinait C	Count of Cloub						Total claim
4.1	Creditor's N	Court of Clerk		Last 4 digits of account number				\$ <u>450.00</u>
	1111 Ro	ock Springs Rd		When was the debt incurred?				
	Number	Street						
				As of the date you file, the claim	is: Check all that apply.			
	Apopka		FL 32712	Contingent Unliquidated				
	City		State Zip Code	Disputed				
, ,	Debtor 1	the debt? Check one.						
1	Debtor 2	•		Type of NONPRIORITY unsecure	d claim:			
	=	and Debtor 2 only		Student loans	a diami.			
ř	=	one of the debtors and	another	Obligations arising out of a sepa	ration agreement or divorce			
Ĭ	=	if this claim relates to		that you did not report as priority	-			
	_	inity debt		Debts to pension or profit-sharing				
l		n subject to offest?		_				
	No Voc			Other. Specify Fines				
	Yes							

Case 16-11900 Doc 1 Page 20 of 59 Document Taneshia Saraha Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>3,000.00</u>
	Creditor's Name		
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60680	Contingent	
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	╡ ′	T. MONTH IN THE STATE OF THE ST	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	<u> </u>	
4.3	First Federal Credit C	Last 4 digits of account number 9382	\$ 68.00
	Creditor's Name		
	24700 Chagrin Blvd Ste 2	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Cleveland OH 44122	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	= '		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.4	IDES	Last 4 digits of account number	\$ <u>800.00</u>
	Creditor's Name		
	33 S. State Street	When was the debt incurred?	
1	Number Street		
1	8th Floor	As of the date you file the plain is. Check all that	
		As of the date you file, the claim is: Check all that apply.	
1	Chicago IL 60603	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Tune of NONDBIODITY uncoursed eleims	
		Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
1 -	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes	_	

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Creditor's Name	0045 0040	
223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60606	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T. MANAPORITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	<u> </u>	
No	Other. Specify Medical Debt	
Yes		
4.6 OUC Electric	Last 4 digits of account number	<u>\$ 350.00</u>
Creditor's Name		
100 W. Anderson St	When was the debt incurred?	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orlando FL 32801		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
	_	
No	Other. Specify	
Yes	Other. Specify	
Yes	Other. Specify Last 4 digits of account number 2889	\$ 27.00
Yes 4.7 Professional Adjmnt CO	-	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name	-	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave	Last 4 digits of account number2889	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name	Last 4 digits of account number2889	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave	Last 4 digits of account number 2889 When was the debt incurred? 2014-2014	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave	Last 4 digits of account number 2889 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply.	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street	Last 4 digits of account number 2889 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply Contingent	\$ <u>27.00</u>
Yes 4.7	Last 4 digits of account number 2889 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply Contingent Unliquidated	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street	Last 4 digits of account number 2889 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply Contingent	\$ <u>27.00</u>
Yes	Last 4 digits of account number 2889 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply Contingent Unliquidated	\$ <u>27.00</u>
Yes	Last 4 digits of account number	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street Fort Myers FL 33912 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Last 4 digits of account number	\$ <u>27.00</u>
Yes	Last 4 digits of account number	\$ <u>27.00</u>
Yes 4.7 Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street Fort Myers FL 33912 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Last 4 digits of account number	\$ <u>27.00</u>
Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street Fort Myers FL 33912 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>27.00</u>
Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street Fort Myers FL 33912 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>27.00</u>
Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street Fort Myers FL 33912 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>27.00</u>
Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street Fort Myers FL 33912 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>27.00</u>
Professional Adjmnt CO Creditor's Name 14410 Metropolis Ave Number Street Fort Myers FL 33912 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>27.00</u>

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4.8	Last 4 digits of account number	\$ <u>00.00</u>
Creditor's Name		
14410 Metropolis Ave	When was the debt incurred? 2014-2015	
Number Street		
Trainiss.		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Myers FL 33912		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.9 Professional Adjmnt CO	Last 4 digits of account number 9001	\$ _180.00
Creditor's Name		
14410 Metropolis Ave	When was the debt incurred? 2010-2010	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Myers FL 33912		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	_	
4.10 Professional Adjmnt CO	Last 4 digits of account number 4473	\$ _288.00
Creditor's Name		
14410 Metropolis Ave	When was the debt incurred? 2011-2011	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Myers FL 33912		
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
	_	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
		
Is the claim subject to offest?	_	
Is the claim subject to offest? No Yes	Other. Specify Medical Debt	

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Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Secretary of State \$ 0.00 4.13 Last 4 digits of account number Creditor's Name 2701 S. Dirksen Pkwy. When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Springfield 62723 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Notice Only Other. Specify __

Official Form 106E/F

Case 16-11900 Doc 1 Filed 04/07/16 Entered 04/07/16 11:47:57 Desc Main Page 24 of 59 Case Number (if known) Document Taneshia Saraha Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Speedy CASH 128 \$ 414.00 Last 4 digits of account number _ Creditor's Name 2015-2016 7330 W 33Rd St N Ste 118 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wichita KS 67205 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes \$ 1,254.00 Sprint Last 4 digits of account number Creditor's Name 2015-2015 8014 Bayberry Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes State Farm Insurance \$ 0.00 Last 4 digits of account number Creditor's Name 160 Industrial Dr. When was the debt incurred? Number Street

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Page 25 of 59 Document Taneshia Saraha Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** U S DEPT OF ED/GSL/ATL \$ 1,400.00 Last 4 digits of account number _ Creditor's Name 2009-2012 Po Box 4222 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Iowa City 52244 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ U S DEPT OF ED/GSL/ATL \$ 2,097.00 4.18 Last 4 digits of account number Creditor's Name 2009-2012 Po Box 4222 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Iowa City 52244 IΑ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Arnold Scott Harris PC On which entry in Part 1 or Part 2 list the original creditor? Line 2 _ of (Check one): Part 1: Creditors with Priority Unsecured Claims 111 W Jackson Blvd Ste 600 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Chicago IL 60604 Last 4 digits of account number _ City State Zip Code

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Taneshia Debtor 1

Saraha

Document

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$3,497.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

Fil	l in this inf	Caso 16 formation to ident		Filad 04/07/16		ed 04/07/16 11:47:5 7 of 59	57 Desc Main	
De	ebtor 1	Taneshia	Saraha	Walker				
Do	DIOI I	First Name	Middle Name	Last Name	_			
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	-			
Ca	nited States I		the : <u>NORTHERN</u> District of _	ILLINOIS (State)			Check if	
		orm 106G					amended	ı illing
			ory Contracts and	Unavnirad Las	200			12/15
nformadditi 1. D 2. Li ex	nation. If monal pages o you have No. Che Yes. Fill	nore space is needs, write your name e any executory ceck this box and so in all of the informely each person cont, vehicle lease, on the end of the information of the information of the end of the	ded, copy the additional page, e and case number (if known). contracts or unexpired leases? ubmit this form to the court with nation below even if the contract or company with whom you ha	your other schedules. Y ts or leases are listed in	ontries, and a ou have not Schedule A	y responsible for supplying corattach it to this page. On the top hing else to report on this form. /B: Property (Official Form 106A/	o of any /B) for (for	
	·		nom you have the contract or l	ease		State what the contract or	lease is for	
2.1					_			
	Name				_			
	Number	Street						
	City		State Zip (Code	_			
2.2								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.4								
	Name				_			
	Number	Street			_			
	City		State Zip (Code	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Official Form 106G

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Fill in this in	formation to identif	fy your case:	
Debtor 1	Taneshia	Saraha	Walker
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	·		(State)
(If known)			

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pag	es, write your name and case	number (if Known). Answ	er every question.	
1. D	o you have aı	ny codebtors? (If you are filing	g a joint case, do not list eit	her spouse as a coo	debtor.)
	No. Yes				
		8 years, have you lived in a c rnia, Idaho, Lousiiana, Nevada		• ,	nunity property states and territories include n, and Wisconsin.)
	No. Go to I	ine 3.			
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?	
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.
	Name of	your spouse, former spouse or legal equ	uivalent	 ,	
	Number	Street			
	City		State	Zip Code	
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 706153 Schedule H: Your Codebtors Page 1 of 1

Debtor 1	Taneshia	Saraha	Walker
	First Name	Middle Name	Last Name
ebtor 2			
Spouse, if filing)	First Name	Middle Name	Last Name

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Teacher		
	Occupation may Include student or homemaker, if it applies.	Employers name	KinderCare Educ		
		Employers address	Portland, OR 972		,
		How long employed there?	7 months		
Pa	rt 2: Give Details About Month	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pacalculate what the monthly wage w		\$1,916.40	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,916.40	\$0.00

 Official Form 106I
 Record #
 706153
 Schedule I: Your Income
 Page 1 of 2

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Document Taneshia Saraha Debtor 1 Case Number (if known) First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
C	opy line 4 here	4.	\$1,916.40	\$0.00	
5. List	all payroll deductions:		_		
58	a. Tax, Medicare, and Social Security deductions	5a.	\$439.16	\$0.00	
5k	b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
50	c. Voluntary contributions for retirement plans	5c	\$0.00	\$0.00	
50	d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
56	e. Insurance	5e.	\$0.00	\$0.00	
5f	f. Domestic support obligations	5f.	\$0.00	\$0.00	
50	g. Union dues	5g.	\$0.00	\$0.00	
5h	n. Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. Add	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$439.16	\$0.00	
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,477.23	\$0.00	
8. List a	all other income regularly received:	_			
88	a. Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
88	b. Interest and dividends	8b.	\$0.00	\$0.00	
80	c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00	
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
80		8d.	\$0.00	\$0.00	
86		8e.	\$0.00	\$0.00	
8f	f. Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash	_	Ψ0.00	Ψ0.00	
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
80	g. Pension or retirement income	8g.	\$0.00	\$0.00	
81	h. Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9. A	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10. C	alculate monthly income. Add line 7 + line 9.	10.	\$1,477.23 +	- \$0.00 =	\$1,477.2
A	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	Ψ1,477.25	φ0.00	\$1,477.2
In ot D	tate all other regular contributions to the expenses that you list in <i>Scheduli</i> clude contributions from an unmarried partner, members of your household, you ther friends or relatives. o not include any amounts already included in lines 2-10 or amounts that are repecify:	our dependen		Schedule J.	44
ગ	poony				11. \$0.0
	dd the amount in the last column of line 10 to the amount in line 11. The restricte that amount on the Summary of Schedules and Statistical Summary of Column 11.		•	t applies	12. \$1,477.2
_	o you expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?			

Fill in this ir	nformation to identify y	your case:				
Debtor 1	Taneshia	Saraha	Walker	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	t-petition chapter 13
United States	Bankruptcy Court for the	:NORTHERN DISTRICT O	F ILLINOIS			
Case Number (If known)	r		_	MM / DD /	YYYY	
Official F	10C I				_	2 because Debtor 2
	orm 106J			maintains a	a separate house	ehold.
	e J: Your Ex					12/14
=	-			n are equally responsible for supplyi ages, write your name and case nun	-	
Part 1:	Describe Your Househol	ld				
1. Is this a joi	int case?					
	Go to line 2.					
Yes.	No.	a separate household?				
	<u> </u>	ust file a separate Schedul	e J.			
2. Do you l	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
	tate the dependents'	each depen	Jent			Yes
names.	tate the dependents					X No
						Yes
						X No
						Yes
						X No
						Yes
3. Do your	avnanaa inaluda					Yes
expense	expenses include es of people other than	1 1,7				
-	and your dependents	i? Les				
	Estimate Your Ongoing		oog vou are using this for	m as a supplement in a Chapter 13	acca to report	
-	of a date after the bank	· · ·		In as a supplement in a chapter 13 I, check the box at the top of the for	-	
Include expen	ses paid for with non-	=	nce if you know the value			
of such assist	ance and have include	ed it on Schedule I: Your	Income (Official Form 106	Si.)		Your expenses
	-	expenses for your reside	ence. Include first mortgag	ge payments and		#255.00
_	for the ground or lot.				4.	\$355.00
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, c	or renter's insurance			4a. 4b.	\$0.00
		ir, and upkeep expenses			4c.	\$25.00
4d. Ho	omeowner's association	n or condominium dues			4d.	\$0.00

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Taneshia First Name

Debtor 1

Saraha

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$161.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$301.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$90.00 9. Clothing, laundry, and dry cleaning 10. \$65.00 Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$100.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$5.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Saraha Saraha Page 33 of 59

Case Number (if known)

Debtor	1 Tane:	shia	Saraha	Walker	Case Number (if known)		
	First Na	ne	Middle Name	Last Name	<u> </u>		
21.	Other. S	pecify: _	Pet Care (\$45.00), Postage/Bank Fe	ees (\$5.00),		21.	\$50.00
22	Your mo	nthly ex	pense: Add lines 4 through 21.			22.	\$1,277.00
	The resu	t is your	monthly expenses.			_	
23.	Calculate	your m	onthly net income.				
	23a.	Сору	line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$1,477.23
	23b.	Сору	your monthly expenses from line	22 above.		23b	\$1,277.00
	23c.		act your monthly expenses from y	our monthly income.		23c.	\$200.23
		The re	esult is your monthly net income.			_	
24.	-	-	n increase or decrease in your e	•	•		
			you expect to finish paying for you nt to increase or decrease becaus	•			
	X No	, ,			, 00		
	Yes	E	Explain Here:				

 Official Form 106J
 Record #
 706153
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identif	y your case:	
Debtor 1	Taneshia	Saraha	Walker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		ne : <u>NORTHERN</u> District of	(State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. In the second of the summary and schedules filed with this declaration and that they are true and correct. In the second of the summary and schedules filed with this declaration and that they are true and correct. In the second of the summary and schedules filed with this declaration and that they are true and correct. In the second of the second of the summary and schedules filed with this declaration and that they are true and correct. In the second of the second o	Sign Below		
■ No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. ** Is/ Taneshia Saraha Walker Signature of Debtor 1 Signature of Debtor 2 Date	Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy for	rms?
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. **X Is/ Taneshia Saraha Walker Signature of Debtor 1 Signature of Debtor 2 Date			
x /s/ Taneshia Saraha Walker Signature of Debtor 1 Signature of Debtor 2 Date 04/06/2016 Date 04/06/2016	Yes. Name of Person		
x /s/ Taneshia Saraha Walker Signature of Debtor 1 Signature of Debtor 2 Date 04/06/2016 Date 04/06/2016			
x /s/ Taneshia Saraha Walker Signature of Debtor 1 Signature of Debtor 2 Date 04/06/2016 Date 04/06/2016			
Correct.			
Signature of Debtor 1 Signature of Debtor 2 Date 04/06/2016 Date		the summary and schedules filed with this de	eclaration and that they are true and
Signature of Debtor 1 Signature of Debtor 2 Date 04/06/2016 Date	44	4.0	
		_	
	Date 04/06/2016	Date	

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Fill in this in	formation to identi		
Debtor 1	Taneshia First Name	Saraha Middle Name	Walker Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	
Case Number (If known)			(State)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.					
Give Details About Your Marital Status and Where You Lived Before 01. What is your current marital status?					
Married					
_	Not married				
	J.o. manior				
02 During the last 3 years, have you lived anywhere other than where you live now?					
	□ No.				
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.					
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there	
			Same as Debtor 1	Same as Debtor 1	
	4832 Figwood Lane	FROM 01/1994			
	Orlando FL 32808-1945	To 10/2014			
03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community					
	operty states and territories include Arizona, Califo d Wisconsin.)	ornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	, Washington,	
No.					
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).					
Part 2: Explain the Sources of Your Income					
Explain the Goules of Tour medite					

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Debtor 1 Taneshia Saraha Walker Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$6,191 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 19,271 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$ 2,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Taneshia Saraha Walker Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments Honor Finance 1731 Central St \$6,794 Monthly \$ 347 Mortgage Car Evanston IL 60201 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. $\hfill \square$ Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Taneshia Saraha Walker Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7: **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$100.00 55 E. Monroe Street #3400 paid prior to filing. balance to be paid Chicago, IL 60603 through the plan.

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Case Number (if known) ______

Last Name

	Party Contact Info	Description and value of a	any property transferred	Date p	payment nsfer	Amount of payment
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603			2016	-	Payment/Value: \$4,000.00: \$100.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info	Description and value of a	any property transferred	Date p	payment nsfer	Amount of payment
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2016	-	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	s or to make payments to your cree		er any property to	anyone wł	10
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you have a No. Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security interes			erty).
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-property No. Yes. Fill in the details for each gift.		o a self-settled trust or si	milar device of wl	nich you are	e a
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units			
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc No. Yes. Fill in the details.	r other financial accounts; certifica	tes of deposit; shares in	banks, credit unic Date account was closed, sold, moved	ons, brokera	
21	Do you now have, or did you have within 1 y cash, or other valuables? No. Yes. Fill in the details.	ear before you filed for bankruptcy	, any safe deposit box or	or transferred other depository	for securiti	es,
		Who else had access to it?	Describe the content	ts	Do you have it	

Debtor 1

First Name

Middle Name

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Debtor 1	Taneshia	Saraha	Walker	Case Number (if known)	
	First Name	Middle Name	Last Name		
22 H	ave you stored proper	ty in a storage unit or pla	ce other than your home within	1 year before you filed for bankruptcy?	
	No.				
	Yes. Fill in the details	i.			
		Who	else has or had access to it?	Describe the contents	Do you still have it?
Part	Identify Property	You Hold or Control for Se	omeone Else		
	o you hold or control a	any property that someor	e else owns? Include any prope	erty you borrowed from, are storing for, or h	old in trust
	No.				
	Yes. Fill in the details	i			
		Whe	re is the property?	Describe the property	Value
Part	10: Give Details Abo	ut Environmental Informat	ion		
For th	e purpose of Part 10, t	he following definitions a	ipply:		
ha	zardous or toxic subs	ances, wastes, or materi	_	ning pollution, contamination, releases of water, groundwater, or other medium, stes, or material.	
	-	facility, or property as de e, or utilize it, including o	=	law, whether you now own, operate, or utili	ze
		ns anything an environm aterial, pollutant, contam		s waste, hazardous substance, toxic	
Repor	rt all notices, releases,	and proceedings that yo	u know about, regardless of who	en they occurred.	
24 H	as any governmental ι	ınit notified you that you	may be liable or potentially liabl	e under or in violation of an environmental	law?
	No.				
	Yes. Fill in the details		ernmental unit	Environmental law, if you know it	Date of notice
25 H	ave you notified any d	overnmental unit of any r	elease of hazardous material?		
	_	overnmental unit of any i	elease of flazardous filaterial:		
-	No.				
L	Yes. Fill in the details		ernmental unit	Environmental law, if you know it	Date of notice
26 H	ave you been a party i	n any judicial or administ	rative proceeding under any en	vironmental law? Include settlements and o	rders.
	No.				
	Yes. Fill in the details			Notices of the cons	Status of the case
		Cou	rt or agency	Nature of the case	Status of the case
Part	Give Details Abo	ut Your Business or Conne	ctions to Any Business		
27 W	/ithin 4 years before yo	ou filed for bankruptcy, d	d you own a business or have a	my of the following connections to any bus	iness?
	A sole proprietor	or self-employed in a tra	de, profession, or other activity	, either full-time or part-time	
	A member of a lin	mited liability company (l	LC) or limited liability partnersh	nip (LLP)	
	A partner in a pa	rtnership			
	An officer, direct	or, or managing executiv	e of a corporation		
	_		quity securities of a corporation		
	No. None of the above	re applies. Go to Part 12.			
Ī		* *	etails below for each business.		
_	_				

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Debtor 1	Taneshia	Saraha	Walker	Case Number (if known)	
	First Name	Middle Name	Last Name	, ,	
	thin 2 years before y titutions, creditors,		you give a financial statement t	o anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	S.			
		Date is:	sued		
Part 12	Sign Below				
	.S.C. §§ 152, 1341, 1		v		
×	Is/ Taneshia Sara Signature of Debtor		Signature of I	Debtor 2	
	Date 04/06/2016		Date		
	MM / DD / `	YYYY	Date	DD / YYYY	
Did y	you attach additiona	I pages to Your Statement of	f Financial Affairs for Individua	ls Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did y	you pay or agree to լ	pay someone who is not an	attorney to help you fill out ban	kruptcy forms?	
	No				
	Yes. Name of person	n		Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 11	19).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Taneshia Saraha Walker / Debtor		Case No:	
		Chapter:	Chapter 13
DISCLOSURE OF	COMPENSATION OF ATTO	RNEY FOR DEI	BTOR
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in co	g of the petition in bankruptcy, o	or agreed to be paid	d to me, for services
For legal services, I have agreed to accept	\$4,000.00		
Prior to the filing of this statement I have received	\$100.00		
Balance Due	\$3,900.00		
2. The source of the compensation paid to me was:			
Debtor(s) Other: (specify			
3. The source of compensation to be paid to me is:			
Debtor(s) Other: (specify			
I have not agreed to share the above-disclosed of my law firm.	compensation with any other per	rson unless they ar	re members and associates
I have agreed to share the above-disclosed com	pensation with a other person or	persons who are	not members or associates
5. In return for the above-disclosed fee, I have agreed to case, including:	o render legal service for all asp	ects of the bankru	ptcy
Analysis of the debtor's financial situation, and bankruptcy;	rendering advice to the debtor i	n determining wh	ether to file a petition in
b. Preparation and filing of any petition, schedules	s, statements of affairs and plan	which may be req	uired;
c. Representation of the debtor at the meeting of c	reditors and confirmation hearing	ng, and any adjour	ned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed	d fee does not include the follow	ving service:	
	CERTIFICATION		
I certify that the foregoing is a compayment to	plete statement of any agreement	t or arrangement for	or
me for representation of the debtor(s) in			
Date: 04/06/2016	/s/ Lisa LaShawn Haley		
Date	Signature of Attorney		

Page 1 of 1 706153 Record #

Geraci Law L.L.C. Name of law firm

UNITED STATES BANKRUP FCY SCOURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 16-11900 Doc 1 Filed 04/07/16 Entered 04/07/16 11:47:57 Desc Mair 3. Personally review with the debtor and Styn the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 16-11900 Doc 1 Filed 04/07/16 Entered 04/07/16 11:47:57 Desc Main 2. Inform the debtor that the debtor must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE A FTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-11900 Doc 1 Filed 04/07/16 Entered 04/07/16 11:47:57 Desc Mair (d) Any portion of the retainer that a chorenteed of the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney h	as received,	100.0 \$	0	
toward the flat fee, leaving a balance due of \$ _	3.900.00	_; and \$	310.00	for expenses
leaving a balance due for the filing fee of \$0	.00			



Case 16-11900 Doc 1 Filed 04/07/16 Entered 04/07/16 11:47:57 Desc Main 4. In extraordinary circumstances, such Qs unled evaluately of the Dings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/6/6

Signed:

Debtor(3)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-11900 Desc Main

Date: 4/6/2016

Consultation Attorney: SHI

Record #: 706-153

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his

operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. per month for 35 PLAN: The plan payment is estimated to be \$ 200 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my

case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

(Joint Debtor) Taneshia Walke (Debtor) Dated: 4 6 16 Representing Geraci Law L.L.C. Attorney for the Debtor(s)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Taneshia Saraha Walker / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/06/2016 /s/ Taneshia Saraha Walker

Taneshia Saraha Walker

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 51 of 59 In re Taneshia Saraha Walker / Debtor

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

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In re Taneshia

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/06/2016	/s/ Taneshia Saraha Walker	
	Taneshia Saraha Walker	
Dated: 04/06/2016	/s/ Lisa LaShawn Haley	
	Attorney: Lisa LaShawn Haley	

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Debtor	1 Taneshia	Saraha	Walker	Case Number (if	known)			
	First Name	Middle Name	Last Name					
Part	6: Answer These Question	ns for Reporting Purposes						
		16a. Are your debts p	rimarily consumer d	ebts? Consumer debts are de	fined in 11 U.S.C. § 101(8)			
	What kind of debts do	as "incurred by an i	as "incurred by an individual primarily for a personal, family, or household purpose."					
	you have?	☐No. Go to line	16b.					
		Yes. Go to line						
		16b. Are vour debts p	rimarily business de	ebts? Business debts are debts	s that you incurred to obtain			
		money for a busine	ss or investment or thro	ugh the operation of the busines	ss or investment.			
		No. Go to line	16c.					
		Yes. Go to line	17.					
		16c. State the type of de	ebts you owe that are no	t consumer debts or business d	debts.			
***************************************	Annual					Nontrophec:		
17.	Are you filing under Chapter 7?	No. I am not filing	under Chapter 7. Go to) line 18.				
	Do you estimate that after	Yes. I am filing und	ter Chapter 7. Do you e	estimate that after any exempt p t funds will be available to distril	property is excluded and hute to unsecured creditors?			
	any exempt property is	administrative	, expenses are paid tha	rando vin do aranadio to alua.				
	excluded and	∐No.		•				
	administrative expenses are paid that funds will be	Yes.						
	available for distribution							
	to unsecured creditors?					CONTRACTOR OF THE PROPERTY OF		
18.	How many creditors do	1-49		000-5,000	25,001-50,000			
	you estimate that you	50-99		001-10,000	☐ 50,001-100,000 ☐ More than 100,000			
	owe?	☐ 100-199 ☐ 200-999	1710	,001-25,000	More than 100,000	•		
40	How much do you	\$0-\$50,000	П\$1	,000,001-\$10 million	□\$500,000,001-\$1 billion	,HISTORIA		
19.	How much do you estimate your assets to	\$50,001-\$100,000		0,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	□\$ 5	0,000,001-\$100 million	☐\$10,000,000,001-\$50 billion			
		\$500,001-\$1 millio	n 🔲 \$1	00,000,001-\$500 million	☐More than \$50 billion	-		
20.	How much do you	\$0-\$50,000		,000,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,000		0,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000		0,000,001-\$100 million 00,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
		☐ \$500,001-\$1 millio	" LIP!	00,000,00 1-\$000 mmon	_ intro that the sinter			
Par	17: Sign Below							
For	you	I have examined this per correct.	ition, and I declare unde	er penalty of perjury that the info	ormation provided is true and			
		If I have chosen to file u	nder Chapter 7, I am aw	are that I may proceed, if eligib	le, under Chapter 7, 11,12, or 13			
		of title 11, United States under Chapter 7.	Code. I understand the	relief available under each cha	pter, and I choose to proceed			
		If no attorney represents this document, I have ob	me and I did not pay on tained and read the not	r agree to pay someone who is tice required by 11 U.S.C. § 342	not an attorney to help me fill out 2(b).			
		I request relief in accord	ance with the chapter of	f title 11, United States Code, sp	pecified in this petition.			
		I understand making a fo	alse statement, conceal	ing property, or obtaining mone	y or property by fraud in connection			
-		with a bankruptcy case	can result in fines up to	\$250,000, or imprisonment for u	up to 20 years, or both.			
		18 U.S.C./96 152, 1341,	, 1519, and 3571.					
		\mathcal{U}_{\cdot}	٨.					
*	•	×_MM	$\sqrt{\cdot}$	×				
*		Signature of Debto	or 1	Signa	ature of Debtor 2			
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			NII AFA 10040					
	*	Executed on	11 / DD / XXXX	Exec	MM / DD / YYYY			

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Fill in this in	formation to identif	y your case:		
Debtor 1	Taneshia	Saraha	Walker	
	First Name	Midd(e Name	Last Name	
Debtor 2		Middle Name	Last Name	
(Spouse, if filing)	First Name			
United States	Bankruptcy Court for the	ne: <u>NORTHERN</u> District of	LLINOIS (State)	
Case Number	T			
(If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill o	out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
•	
Under penalty of perjury, I declare that I have read the summary and schedule	s filed with this declaration and that they are true and
correct	
Signature of Debtor 1 Signature	of Debtor 2
Date : (1/1/0/0 /2016 Date	A / DD / YYYY

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Debtor 1	Taneshia	Saraha	Walker	Case Number (if known)
	First Name	Middle Name	Last Name	
inst	nin 2 years before you itutions, creditors, or c No. Yes. Fill in the details.		u wee transcoord all his had drive to a "of the more	nt to anyone about your business? Include all financial
Part 12	Sign Below			
answ in co 18 U.	ers are true and correction with a bankru S.C. \$\$ 152, 1341, 1515 Signature of Debtor 1 Date MM / DD / YY	ct. I understand that ma uptcy case can result in b, and 3571.	king a false statement, conceatines up to \$250,000, or impris	nts, and I declare under penalty of perjury that the sling property, or obtaining money or property by fraud comment for up to 20 years, or both. Of Debtor 2
Did y	ou attach additional p	ages to Your Statement	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
		/ someone who is not a	n attorney to help you fill out l	pankruptcy forms?
	No			
	Yes. Name of person _			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy frustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis
 Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have
 decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
 other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURF OUR PETITION IS ACCURATELY!

Taneshia Saraha Walker

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Taneshia Saraha Walker / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: $\theta + 10\phi$ | 12016

Taneshia Saraha Walker

X Date & Sign

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6. Calculate the median family income that applies to you. Follow	v these steps:		
16a. Fill in the state in which you live.	IL		
16b. Fill in the number of people in your household.	1		
16c. Fill in the median family income for your state and size of ho To find a list of applicable median income amounts, go onling instructions for this form. This list may also be available at to	ne using the link specified in th	ne separate	13. \$49,741.00
17. How do the lines compare?			
17a. X ine 15b is less than or equal to line 16c. On the top of p § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of	page 1 of this form, check box of Disposable Income (Official	Disposable income is not detern Form 22C-2).	mined under 11 U.S.C
17b. Line 15b is more than line 16c. On the top of page 1 of t § 1325(b)(3). Go to Part 3 and fill out Calculation of Di your current monthly income from line 14 above.	his form, check box 2, <i>Dispos</i> i sposable Income (Official Fo	able income is determined under 1 irm 122C-2). On line 39 of that form	1 U.S.C. , copy
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1	1325(b)(4)		
18. Copy your total average monthly income from line 11			<u>\$1,916.40</u>
 Deduct the marital adjustment if it applies. If you are married, that calculating the commitment period under 11 U.S.C. § 132 income, copy the amount from line 13d. 	your spouse is not filing with y 5(b)(4) allows you to deduct pa	rou, and you contend art of your spouse's	\$0.00
If the marital adjustment does not apply, fill in 0 on line 19a.			\$1,916.40
Subtract line 19a from line 18.			\$1,910.40
20. Calculate your current monthly income for the year. Follow th		· .	\$1,916.40
20a. Copy line 19b.			x 12
Multiply by 12 (the number of months in a year).			
20b. The result is your current monthly income for the year for	r this part of the form.		\$22,996.80
20c. Copy the median family income for your state and size of	household from line 16c		\$49,741.00
21. How do the lines compare?			
X Line 20b is less than line 20c. Unless otherwise ordered by the 3 years. Go to Part 4.	e court, on the top of page 1 o	of this form, check box 3, The comm	nitment period is
Line 20b is more than or equal to line 20c. Unless otherwise of		o of page 1 of this form,	
check box 4, The commitment period is 5 years. Go to Part 4	•		•
			uninganis ang
Part 4: Sign Below			
By signing here, I declare under penalty of perjury that the	e information on this statemen	nt and in any attachments is true an	а сотгест.
Taneshia Saraha Walker			
- 4/ 1/10 1040			
Date: <u>04 / 00</u> /2016			
. If you checked line 17a, do NOT fill out or file Form 1220			
If you checked 17b, fill out Form 122C-2 and file it with the	nis form. On line 39 of that form	n, copy your current monthly incom-	e from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Taneshia Saraha Walker / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 100 /2016

Taneshia Saraha Walker

X Date & Sign

Dated: 4/6 /2016

Attorney: Lisa LaShawn Haley

Form B 201A, Notice to Consumer Debtor(s)

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